

PROGRAMME CONTUNIES...

Day 2	
8:30 -10:00	<ul style="list-style-type: none"> • How DFI's should handle problem loans: • Workout & Restructuring ("W&R") • Key risks within Workout & Restructuring ("W&R")
10:10-10:15	Tea Break
10:15-13:00	<ul style="list-style-type: none"> • Rehabilitation Process Map & Structure • Steps in Rehabilitation • Case Study
13:00-14:00	Lunch Break
14:00-15:30	<ul style="list-style-type: none"> • Loan workout strategies on huge exposures • Loan workout strategies on small loans
15:30-15:45	Tea Break
15:45-16:30	<ul style="list-style-type: none"> • Turnaround Restructuring and recovery strategies • Maximising recovery • Issues in workouts
Day 3	
8:30-10:00	<ul style="list-style-type: none"> • Loan recovery strategies • Loan recovery through the legal route • Issues in workouts
10:00-10:15	Tea Break
10:15-13:00	<ul style="list-style-type: none"> • Sale of Assets Case study • Business Rescue Case study • Discussions • Closure
13:00-14:00	Lunch Break



The SADC DFRC is accredited by the Botswana Qualification Authority as a training provider



The SADC-DFRC is a Subsidiary institution of SADC

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Managing Problem Loans for CEDA



Building Partnerships for Economic Growth & Development

29th November - 1st December 2017

Syringa lodge & Syringa spur

Selebi Phikwe , **BOTSWANA**

OVERVIEW

The incidence of high credit failures and growing non – performing loans are amongst current challenges of most financial institutions and has accounted for the failure of many. Most often, problem loans have their roots in flagrant abuse of credit /loan policies and poor analytical skills of some lending officers. Thus, sanctioning a performing loan or credit depends on strict adherence to good loan policies and procedures, and the character of the lending professionals among others.

The training will teach fundamentals required in Credit Relationship Management, Managing Problem Loans & Post Investment and strategies that will minimize their occurrence, optimize recovery of bad loans and nurture redeemable ones to good standing.

This training is indispensable for institutions that want to sustain good loan administration practices or are having difficulties in managing their loan portfolio.

OBJECTIVE

- Sharpen skills for efficient management of loans and credit facilities;
- Provide analytical bases for early identification of problem loans;
- Learn new strategies for rehabilitating problem loans and credits and;
- Discuss legal issues in managing problem loans

By the end of the course, it is expected that participants should be able to:

- Carry out systematic assessment of loan facilities;
- Propose options to their Management for handling problem accounts;
- Properly manage collaterals relating to problem loans and;
- Recommend options for rehabilitating problem credits.

SCOPE

The training methodology will be mainly Case Studies, Group Discussions, Role Play and Presentations

TARGET GROUP

Loan Managers, Credit Analysts, Portfolio Executives, Loan Monitoring & Recovery Officials, Risks & Compliance Officials, Business Advisors.

FACILITATOR

The program sessions will be led by an experienced and highly knowledgeable professionals of **Mr. John Mheyamwa** from South Africa involved in managing and rehabilitating problem accounts.

PROGRAMME

Day 1	
8:00-8:30	Registration
8:30-10:00	<ul style="list-style-type: none"> • Welcome to the workshop and introductions • Defining Credit Relationship Management, Managing Problem Loans & Post Investment • Challenges of Problem loans & Implication • Why projects Fail • Early Warning signs • Project cycle outline
10:00-10:15	Tea break
10:15-13:00	<ul style="list-style-type: none"> • Case study Problem Loans • Presentations
13:00-14:00	Lunch Break
14:00-15:30	<ul style="list-style-type: none"> • Warning signals of potential failure: • Identifying the appropriate strategy: • Dealing with different legal regimes across Africa • Problem Analysis Approach • Post Investment Monitoring & Credit Relationship Management
15:30-15:45	Tea break
15:45-16:30	<ul style="list-style-type: none"> • Case study; Post Investment • Monitoring and Evaluation Defined • Project Supervision-objectives, approaches etc • Communication- Building Client-Consultant Relationship